



## INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

<b>(51) International Patent Classification <sup>6</sup> :</b> <b>G07F 19/00, 7/10</b>	<b>A3</b>	<b>(11) International Publication Number:</b> <b>WO 99/14711</b> <b>(43) International Publication Date:</b> 25 March 1999 (25.03.99)
<b>(21) International Application Number:</b> PCT/HU98/00087 <b>(22) International Filing Date:</b> 17 September 1998 (17.09.98) <b>(30) Priority Data:</b> P 97 01553 17 September 1997 (17.09.97) HU P 97 02485 17 December 1997 (17.12.97) HU P 98 02109 17 September 1998 (17.09.98) HU <b>(71)(72) Applicant and Inventor:</b> ANDRASEV, Ákos [HU/HU]; Ulászló u. 45, H-1113 Budapest (HU). <b>(74) Agent:</b> DANUBIA; Bajcsy-Zsilinszky út 16, H-1051 Budapest (HU).		<b>(81) Designated States:</b> AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, HR, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG). <b>Published</b> <i>With international search report.</i> <b>(88) Date of publication of the international search report:</b> 10 June 1999 (10.06.99)
<b>(54) Title:</b> METHOD FOR CHECKING RIGHTFUL USE OF A DEBIT CARD OR SIMILAR MEANS GIVING RIGHT OF DISPOSING OF A BANK ACCOUNT <div data-bbox="365 1184 1214 1661" data-label="Diagram"> </div>		
<b>(57) Abstract</b> <p>The procedure according to the invention can be used both for granting authority verbally or electronically for the usage of a bank card, or for performing the investigation of the authority of a money order, prior to its execution. The essence of the procedure is that, prior to each intended transaction, in addition to the otherwise well known authorizing signal with a meaning of permitting the use of the card or to issue a money order, the authorizing signal will be overwritten by an authorization override signal, deducted from a return message signal obtained previously from the decision maker through a telecommunication network, preferably through a digital mobile telecommunication network, in the form of an SMS message signal, as a reply to an authorization override request message, and the transaction is authorized by means of the authorizing signal validated by and having the meaning of the override authorization signal.</p>		

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# INTERNATIONAL SEARCH REPORT

International Application No

PCT/HU 98/00087

**A. CLASSIFICATION OF SUBJECT MATTER**  
IPC 6 G07F19/00 G07F7/10

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

IPC 6 G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	EP 0 745 961 A (AT & T CORP) 4 December 1996	1, 2, 5
A	see claim 1; figure 1 ---	3, 4, 6
A	US 5 659 165 A (JENNINGS HORTON ET AL) 19 August 1997 see claim 1; figures 1, 2 ---	1-6
A	WO 95 12859 A (VISA INT SERVICE ASS) 11 May 1995 see claim 1; figure 4 ---	1-6
A	US 5 613 001 A (BAKHOUM EZZAT G) 18 March 1997 see claim 1; figure 3 -----	1-6



Further documents are listed in the continuation of box C.



Patent family members are listed in annex.

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Information on patent family members

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